

**AMENDMENT TO THE CLAIMS**

[c01] (Cancel)

[c02] (Previously Presented) A method according to claim 12, further comprising extending trust-based credit to the user based upon an algorithm in which the user's historical payment information, the user's historical usage information, and the user's credit card information are variables.

[c03] (Previously Presented) A method according to claim 2, wherein extending trust-based credit to the user comprises emphasizing a component of the algorithm with a weighting factor.

[c04] (Previously Presented) A method according to claim 12, further comprising extending trust-based credit to the user based upon the user's payment history, the user's usage history, and the user's credit history, wherein the trust-based credit is extended even though another service provider of another communications network may provide the communications service.

[c05] (Previously Presented) A method according to claim 12, further comprising billing the user for the communications service.

[c06] (Previously Presented) A method according to claim 12, further comprising aggregating billing charges between the other service providers of the other communications networks.

[c07] (Previously Presented) A method according to claim 12, further comprising communicating a single billing statement from a single service provider, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

[c08] (Previously Presented) A method according to claim 12, further comprising electronically communicating a single billing statement to the client communications device, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

[c09] (Previously Presented) A method according to claim 12, further comprising providing the requested communications service.

[c10] (Previously Presented) A method according to claim 12, further comprising billing a credit card for the aggregated charges.

[c11] (Previously Presented) A method according to claim 12, further comprising allocating additional network bandwidth to fulfill the request for communications service, the allocation of additional network bandwidth based upon the user's payment history and usage history.

[c12] (Currently Amended) A method of providing communications services, comprising:

sending a request for communications service, the request for communications service originating from a user's client device, the request for communications service communicating via a communications network to a service provider;

linearly predicting whether the user will pay on-time and in-full for the requested communications service based on a determination whether the user timely paid in-full for previous communications services;

if a determination is made that the user will pay on-time and in-full for the requested communications service, then negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service;

accessing a segmentation profile containing user preferences for presenting billing charges from the other service providers of the other communications networks;  
~~and~~

if a determination is made that the user will not pay on-time and in-full for the requested communications service, then declining to fulfill the request for the communications service;

determining a subcontracted processing service is required from a different service provider;

grouping together individual packets of data that require the subcontracted processing service as a new segment;

subcontracting the new segment to the different service provider to receive the subcontracted processing service; and

receiving a subcontracted result of the subcontracted processing service.

[c13] (Withdrawn) A method of providing communications services, comprising:

receiving a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider;

negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service;

receiving a data stream to fulfill the request;

recursively segmenting the data stream into segments, such that a characteristic of a preceding segment determines how a current segment is segmented;

when a processing service is required, then grouping together individual packets of data as a new segment, each of the individual packets in the new segment requiring the processing service;

dispersing the new segment via a network to receive the processing service;

receiving a result of the processing service;

assembling formatted data comprising the result of the processing service and at least one of the recursively segmented segments; and

communicating the formatted data to fulfill the request for communications service.

[c14] (Withdrawn) A method according to claim 13, wherein negotiating with the other service providers comprises negotiating on behalf of the user associated with the client communications device.

[c15] (Currently Amended) A computer program product comprising computer readable medium storing processor-executable instructions for performing a method of providing communications services, the method comprising:

    sending a request for communications service, the request for communications service originating from a user's client device, the request for communications service communicating via a communications network to a service provider;

    linearly predicting whether the user will pay on-time and in-full for the requested communications service based on a determination whether the user timely paid in-full for previous communications services;

    if a determination is made that the user will pay on-time and in-full for the requested communications service, then negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service;

    accessing a segmentation profile containing user preferences for presenting billing charges from the other service providers of the other communications networks;  
and

    if a determination is made that the user will not pay on-time and in-full for the requested communications service, then declining to fulfill the request for the communications service;

determining a subcontracted processing service is required from a different service provider;

grouping together individual packets of data that require the subcontracted processing service as a new segment;

subcontracting the new segment to the different service provider to receive the subcontracted processing service; and

receiving a subcontracted result of the subcontracted processing service.

- [c16] (Withdrawn) A method according to claim 13, further comprising extending trust-based credit to the user based upon at least one of the user's payment history, the user's usage history, and the user's credit history.
- [c17] (Withdrawn) A method according to claim 13, further comprising billing the user for the communications service.
- [c18] (Withdrawn) A method according to claim 13, further comprising aggregating billing charges between the other service providers of the other communications networks.
- [c19] (Withdrawn) A method according to claim 13, further comprising communicating a single billing statement from a single service provider, the single billing statement aggregating billing charges between the other service providers of the other communications networks.
- [c20] (Withdrawn) A method according to claim 13, further comprising billing a credit card for the aggregated charges.
- [c21] (Withdrawn) A computer program product comprising computer readable medium storing processor-executable instructions for performing a method of providing communications services, the method comprising:

receiving a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider;

negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service;

receiving a data stream to fulfill the request;

recursively segmenting the data stream into segments, such that a characteristic of a preceding segment determines how a current segment is segmented;

when a processing service is required, then grouping together individual packets of data as a new segment, each of the individual packets in the new segment requiring the processing service;

dispersing the new segment via a network to receive the processing service;

receiving a result of the processing service;

assembling formatted data comprising the result of the processing service and at least one of the recursively segmented segments; and

communicating the formatted data to fulfill the request for communications service.

[c22] (Withdrawn) A system providing communications services, comprising:

means for receiving a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider;

means for negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service;

means for receiving a data stream to fulfill the request;

means for recursively segmenting the data stream into segments, such that a characteristic of a preceding segment determines how a current segment is segmented;

when a processing service is required, then means for grouping together individual packets of data as a new segment, each of the individual packets in the new segment requiring the processing service;

means for dispersing the new segment via a network to receive the processing service;

means for receiving a result of the processing service;

means for assembling formatted data comprising the result of the processing service and at least one of the recursively segmented segments; and

means for communicating the formatted data to fulfill the request for communications service.

[c23] (Currently Amended) A system providing communications services, comprising:

means for sending a request for communications service, the request for communications service originating from a user's client device, the request for communications service communicating via a communications network to a service provider;

means for linearly predicting whether the user will pay on-time and in-full for the requested communications service based on a determination whether the user timely paid in-full for previous communications services;

if a determination is made that the user will pay on-time and in-full for the requested communications service, then means for negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service;

means for accessing a segmentation profile containing user preferences for presenting billing charges from the other service providers of the other communications networks; and

if a determination is made that the user will not pay on-time and in-full for the requested communications service, then means for declining to fulfill the request for the communications service;

means for determining a subcontracted processing service is required from a different service provider;

means for grouping together individual packets of data that require the subcontracted processing service as a new segment;

means for subcontracting the new segment to the different service provider to receive the subcontracted processing service; and

means for receiving a subcontracted result of the subcontracted processing service.